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GENERAL

JUN 21 1915

Indiana

Second Annual Report of the

STATE
FIRE MARSHAL

To the Governor of Indiana

1914

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W. E. LONGLEY, State Fire Marshal



Indiana State Fire Marshal

Second Annual Report to the
Governor for 1914

INDIANAPOLIS :
WM. B. BURFORD, CONTRACTOR FOR STATE PRINTING AND BINDING
1915

THE STATE OF INDIANA,
EXECUTIVE DEPARTMENT,
March 24, 1915.

Received by the Governor, examined and referred to the Auditor of State for verification of the financial statement.

OFFICE OF AUDITOR OF STATE,
INDIANAPOLIS, April 2, 1915.

The within report, so far as the same relates to moneys drawn from the State Treasury, has been examined and found correct.

DALE J. CRITTENBERGER,
Auditor of State.

APRIL 2, 1915.

Returned by the Auditor of State, with above certificate, and transmitted to Secretary of State for publication, upon the order of the Board of Commissioners of Public Printing and Binding.

B. B. JOHNSON,
Secretary to the Governor.

Filed in the office of the Secretary of State of the State of Indiana, April 2, 1915.

HOMER L. COOK,
Secretary of State.

Received the within report and delivered to the printer March 27, 1915.

ED D. DONNELL,
Clerk Printing Board.

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LETTER OF TRANSMITTAL

DECEMBER 31, 1914.

Honorable Samuel M. Ralston, Governor:

Dear Sir—I herewith present to you the second annual report of the work of the department over which I have the honor to preside.

In accordance with the plan followed in the report of 1913 this summary will be found to be the combined records of the activities of the three divisions of my department. The head of each division has been given an opportunity to review completely, but briefly, accomplishment of the past year. The financial statement is closed at the end of the fiscal year on September 30, 1914. The report in general is for the calendar year ending December 31, 1914.

This department, at the end of the second year of its history, finds the field for endeavor in fire prevention practically limitless. The campaign has been waged along educational lines, in inspection of structural work and in the investigation and prosecution of violations of building laws and the criminal code in reference to arson.

The demands upon the department have not lessened. On the contrary the operations of the department are constantly creating additional demands for service. It has not been possible to give prompt attention to each request for service owing to inadequate facilities. Discrimination in giving the most pressing and important needs first attention has resulted, without doubt, in errors. But it is with confidence born of increased understanding and efficiency that this department faces a new year.

Acknowledgment is hereby made of the co-operation of other departments of the State. Evidence of progress is found in the willing and efficient assistance given employees of this department by county, city and township officials of the State.

Allow me respectfully to ask that you give to the following pages such attention as your valuable time will permit.

Sincerely,

W. E. LONGLEY,
State Fire Marshal.

REPORT OF INSPECTION DIVISION

INDIANAPOLIS, IND., December 31, 1914.

Hon. W. E. Longley, State Fire Marshal:

Dear Sir—I beg to submit the following report of the inspection division for the year ending December 31, 1914.

This division has through its inspectors and assistants over the State made seventeen thousand, nine hundred and six (17,906) inspections, and issued orders for the correction of defects as follows:

1. Places ordered cleaned.....	5,088
2. Waste paper and rubbish ordered removed.....	2,862
3. Attics and closets ordered cleaned.....	2,040
4. Elevator shafts ordered cleaned.....	567
5. Ashes ordered removed.....	808
6. Receptacles ordered for ashes and oily waste.....	852
7. Defective flues and smoke pipes ordered repaired.....	832
8. Flue openings ordered protected by shields.....	246
9. Stoves and ranges ordered protected.....	322
10. Hot air pipes ordered repaired.....	193
11. Steam pipes ordered protected.....	41
12. Defective electric wiring ordered corrected.....	432
13. Gas lights ordered protected.....	136
14. Cellar doors and gratings ordered repaired or protected.....	164
15. Cellars ordered equipped with automatic pipe lines.....	1
16. Window lights ordered replaced.....	132
17. Exits ordered cleared.....	855
18. Fire extinguishers ordered recharged.....	617
19. Gasolene systems ordered placed underground.....	228
20. Dynamite ordered removed or stored properly.....	15
21. Moving picture machine booths ordered made safe.....	12
22. Dilapidated buildings ordered down.....	292
23. Complaints investigated	1,059

RUBBISH AND WASTE MATERIAL

As shown by the above statistics the accumulation of rubbish and waste material is the most common defect found, Nos. 1, 2, 3 and 4 in the above table totaling ten thousand five hundred and fifty-seven (10,557) orders issued. Rubbish is generally due to poor housekeeping and carelessness and is a breeder of fires. Rubbish accumulations facilitate the rapid spread of fire. One of the chief difficulties which firemen have to overcome when fighting fires

in basements and out of way places, is the smoke caused by rubbish. Proper precaution incurs no expense and such care more than repays for the trouble it causes.

ASHES

The proper storage and disposal of ashes requires constant effort on the part of inspectors. One never hears of cold ashes starting a fire, but the reports of fires caused by ashes show that the life of fire in ashes is much longer than the average person suspects. Therefore this demands that they be properly stored. In mercantile districts the inspector frequently finds ashes in the basement piled against wooden partitions, or thrown back of the main building against wooden sheds or fences. Householders often use wooden boxes and barrels for storing ashes. Seventy-six (76) fires have been reported to the department during the past winter due directly to this practice.

CHIMNEYS AND FLUES

Statistical Table II shows that defective chimneys and flues are a prolific source of fires. Resultant large losses are frequent. Prospective builders who spend hours with an architect to provide their dwellings with the latest modern conveniences and the greatest comfort, frequently ignore the safety of the buildings and their own lives by neglecting to provide properly constructed chimneys and flues. The same attitude exists toward the installation of stoves, furnaces and other hazardous heating appliances.

EXITS

That there should have been eight hundred and fifty-five (855) orders issued that exits be cleared indicates that the ordinary individual does not give much thought to protecting the lives of the people who visit his place of business or amusement. Only by unceasing watchfulness on the part of inspectors and assistants are emergency exits kept accessible and free from rubbish and debris.

GASOLENE

The use of inflammable liquids in this State has been very greatly increased in the last ten years. Twice as much kerosene is used today as ten years ago, and three times as much gasoline. The increased consumption of gasoline has been especially marked

within the last few years since the use of the automobile has become so general. Prior to 1913 more kerosene was used in Indiana than gasoline, but in 1914 the gasoline used exceeded the kerosene by 5,396,150 gallons.

Considering the dangerous nature of gasoline, it is remarkable that in the use of 36,592,200 gallons of gasoline in 1914, more people were not injured. The chief danger of gasoline arises from the explosive vapor which the gasoline gives off constantly at the ordinary temperature of air. This vapor is heavier than air and consequently seeks the lowest available places. If proper ventilation is not provided, the vapor will remain for days in an out-of-the-way low place. No safeguard will prevent injury to individuals who handle this inflammable liquid carelessly, but proper safeguards can be provided to minimize the risk.

The underground storage of gasoline places the liquid where a fire will not cause an explosion and where inflammable vapors will not be given off. Gasoline stored above ground continually gives off vapor which will ignite or explode from a fire in the immediate vicinity. Gasoline explosion is one of the most frequent causes of fires in stores and is the most frequent cause of serious injury from burning, as shown by the report of deaths and injuries.

EXPLOSIVES

There has been a growing demand for high explosives in the rural districts. Inspections have revealed various firms carrying large quantities of dynamite within the fire limits where accidental explosion would cause great damage. As a rule in these instances, no precaution whatever has been taken to safeguard this hazard. In fifteen (15) cases orders issued by this department have caused the amount of explosives carried to be reduced and proper precaution taken to safeguard its storage.

MOTION PICTURE THEATERS

The ever increasing popularity of the motion picture theater calls for constant attention in safeguarding its inherent hazards which endanger the lives of the audience. Many prospective builders have consulted with this division, and all new theaters have been designed with a view toward making the motion picture theater a place of safety. In twelve (12) instances this division has ordered the managements of theaters already in operation to change the construction of their booths so as to safeguard properly the hazard from film fires.



Newport Building Collapse, South Bend, Ind. Wall Over Transom Numbered 110 Rebuilt by Order of Fire Marshal.

DILAPIDATED BUILDINGS

Orders were issued to remove two hundred and ninety-two (292) dilapidated buildings. This department issued one hundred and fifty-four (154) of these, the remaining one hundred and thirty-eight (138) by assistants. Of the one hundred and fifty-four orders to remove issued by this department eighty-two (82) have been obeyed. Upon the other seventy-two (72) the time limit has not expired or the time limit has been extended for cause. Ten appeals to the courts have been taken by the owners of buildings. Three suits have been filed seeking to enjoin the State Fire Marshal from enforcing orders. Two appeals were made to the State Fire Marshal from orders issued by assistants. After investigation, these orders were affirmed by the State Fire Marshal.

In several places where old and dilapidated buildings have been removed, modern buildings of good construction have been erected. Views illustrating the class of buildings ordered removed accompany this report.

It has been impossible for this division to inspect all dilapidated buildings brought to its attention during the year on account of the limited force of this division.

INQUIRIES

In the routine work of this division for the year 1914 a record of the number of inquiries relative to improvement of hazardous conditions, requests for advice as to safe methods of construction, and reports of hazardous conditions demanding inspection, show a total of 1,200, or four for every day during the year. This volume of inquiry is an indication of an awakening on the part of the public to the problem of eliminating the fire hazard.

INDIANA STATE FIRE PREVENTION ASSOCIATION

The Indiana State Fire Prevention Association has done excellent work during the past year to bring about the correction of hazardous conditions in the cities visited, and to center the attention of the people in these communities upon the subject of fire prevention. This Association is composed of business men, fire chiefs, underwriters and other citizens interested in fire prevention. The Association visited nine cities, inspected four thousand fifty-two (4,052) buildings and requested correction of defects in the properties of one thousand eight hundred and thirty-five (1,835) citizens. Compliance was reported in one thousand two

hundred and six (1,206) instances. This high percentage of corrections shows that the Indiana State Fire Prevention Association is doing very effective work.

A detailed report of this work follows and shows the nature of the defects which were discovered. It also emphasizes what has been said about the prevalence of rubbish, the danger of improper storage of ashes and of defective heating apparatus. The department has actively co-operated with this Association by personal attendance of its deputies at the inspections and by follow-up visits. The fire chiefs in the cities visited are to be commended for their co-operation with the Association and the department in securing the correction of the defects pointed out.

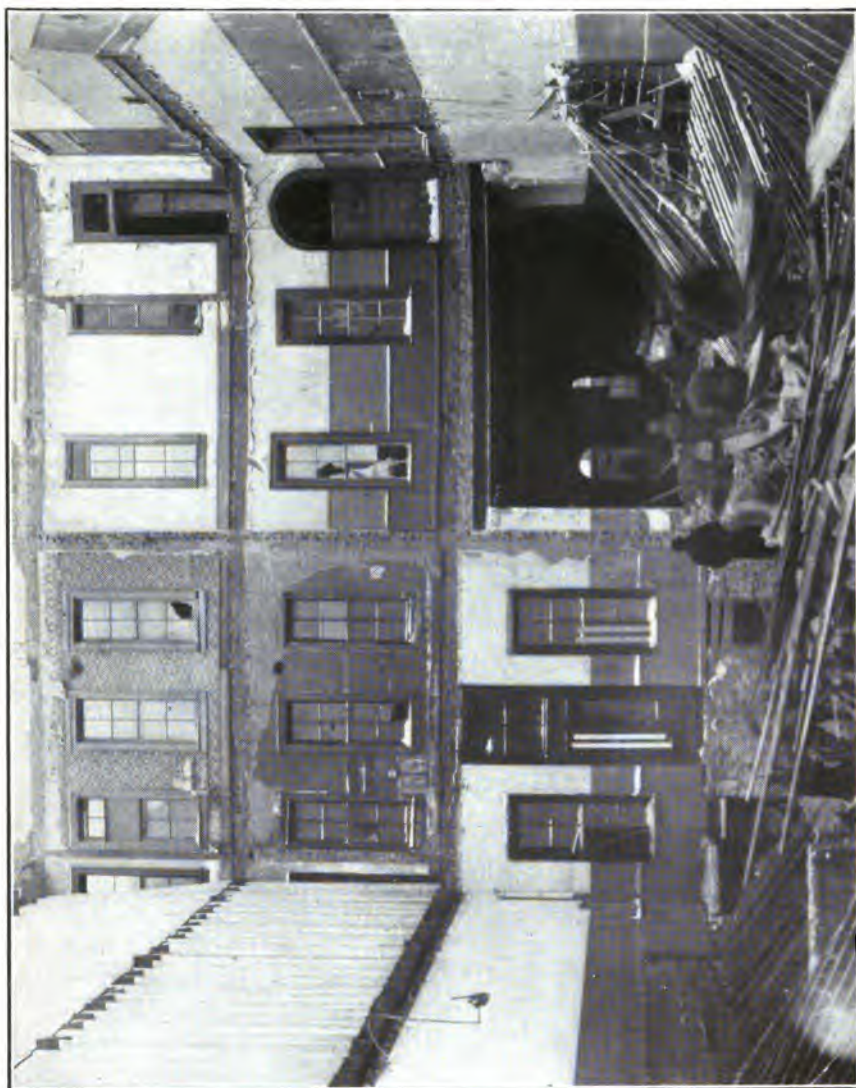
INSPECTION REPORT OF INDIANA STATE FIRE PREVENTION ASSOCIATION.

CITY.	Inspections Made.	Defects Found.	Notices Sent.	Rubbish.	Defective Heating Apparatus.	Defective Wiring.	Rubber Hose Connections.	Open Sidewalk Gratings.	Ashes Against Wood.	Swinging Gas Brackets.	Corrections Reported.
Logansport.....	355	282	169	89	64	62	25	12	11	3	112
South Bend.....	888	589	329	168	220	75	66		14	22	205
Evansville.....	848	572	342	166	142	82	51	64	14	20	200
Michigan City.....	185	185	120	55	44	36	14	13	10	10	106
Laporte.....	156	136	82	36	32	32	8	12	2	5	64
Lafayette.....	356	258	190	79	50	73	20	25	5	6	105
Ft. Wayne.....	596	320	239	102	56	57	32	52	4	10	193
Richmond.....	276	202	132	45	35	39	27	42	2	5	108
Muncie.....	392	302	232	56	94	63	22	56	2	1	113
	4,052	2,846	1,835	796	737	519	265	276	64	82	1,206

FIRE PREVENTION PROGRESS

Fire prevention progress is not adequately measured by figures showing decreased fire losses, the number of inspections made and corrections secured, or by the citation of ordinances passed. If the experience of other States is duplicated in Indiana, we may expect large tangible results to come within one or two decades, but such results will be based on the educational work of the present. Progress is being made now, the fruits of which will be visible later.

It is gratifying, however, to register the tangible fire prevention progress made by the cities of Indiana in the past year. An attempt was made to secure a record of ordinances adopted but full returns were not received, and cities which have acted may have been omitted. Prevention work, which consists in the passing and



Showing Walls Condemned by Fire Marshal in South Bend Building Collapse.

enforcement of ordinances designed to prevent fires, may be considered as of two kinds. First is that which looks toward prevention in the future, from which large immediate results are not expected; second, that which has for its object the immediate improvement of existing hazards with quick results.

In the first class are those ordinances which require improved building construction within certain limits and for buildings intended to be used for hazardous occupancies. These are the building code and fire limit ordinances. Building codes were adopted at Shelburn and Whiting. The latter city extended the fire limits.

In the second class are measures intended to bring about the immediate correction of hazards incident to occupancy and building equipment. In this class are the electrical inspection ordinances, the regulations for the use and storage of inflammable liquids, explosives and other dangerous compounds, and the inspection of property by uniformed firemen with power to order and enforce correction of defects. The Vincennes City Council passed an ordinance prescribing the rules for the use and storage of gasoline, storage of ashes and forbidding large accumulations of rubbish. An electrical inspection ordinance was passed in Gary. Ordinances governing fireworks were passed in Tipton, Connersville and Attica.

The employment of active firemen in fire prevention work would greatly reduce the number of fires. A popular conception of a fire department is that of a body of men whose ambition is to do nothing and draw pay. Such is not the case from my observation. If it is so in some instances, the fault lies with the local authorities. Firemen generally remain idle from necessity and not from choice. I have found invariably that firemen prefer occupation when not fighting a fire. Does not a system of inspection of all business property by the firemen offer a solution of the problem? Such inspectors need not devote their whole time to this work—an hour or two each day would accomplish wonders in diminishing the number of fires from defective construction and carelessness. It would also familiarize the members of the fire departments with the different buildings—a great aid should a fire occur in them.

A Fire Department Inspection Ordinance, requiring the inspection of all buildings occupied as mercantile risks at least four times a year, and all buildings, except residences, in outlying districts twice a year, has been passed in Auburn, Elkhart, Laporte,

Michigan City and Terre Haute. A copy of this ordinance will be found in the appendix.

This report is submitted to you with a full appreciation of the vast field for further operation and the comparatively small progress made when the broad opportunity is viewed. Despite the small beginning, however, it has been the endeavor of this division to lay a foundation upon which a strong superstructure can be placed. In this record of accomplishment I wish to express my appreciation of the hearty co-operation of all fire chiefs, inspectors and other assistants.

Respectfully submitted,

JOHN W. MINOR, JR.,
First Deputy State Fire Marshal.



Example of Defective Flue.



Example of Unsafe Rendering Kettle.

REPORT OF LEGAL DIVISION

INDIANAPOLIS, IND., December 31, 1914.

Hon. W. E. Longley, State Fire Marshal:

Dear Sir—The following report hereby submitted to you covers the work of the legal division of your department for the calendar year of 1914:

APPEALS AND INJUNCTIONS

At the close of the year 1913, there was pending and undisposed of, one appeal from an order of the State Fire Marshal. During the year 1914 ten appeals were filed in the Circuit Court asking a review of orders made by the inspection division; three suits were filed to enjoin the Fire Marshal from enforcing orders not obeyed by the property owner. One appeal was taken from an order direct to the Fire Marshal and in one case the legal division was requested to assist a city in resisting an injunction sought to restrain that city from interfering with the moving of a dilapidated building within the fire limits.

In the latter case the court denied the injunction in an opinion, part of which follows: "The attempted removal of the building from one point within the fire limits to another such point is in direct violation of a valid ordinance, and is therefore unlawful. A court of equity will not aid one in an attempted violation of the law." And again, "There can be no question as to the right of a municipality to exercise the police power for the protection of property within the municipality. The prevention of and protection against conflagration is generally recognized as an appropriate exercise of the police power of municipalities; and the enactment of ordinances establishing fire limits, and forbidding the use of inflammable materials in buildings or in the erection thereof within such limits have been uniformly sustained as proper methods of its exercise." The court held the building to be a common nuisance when moved within the fire limits, in violation of the city ordinance.

On appeal to the Fire Marshal one order was affirmed and complied with. Two of the injunctions sought were pending at the close of this year, and one injunction was granted restraining the Fire Marshal from tearing down a building after failure of the owner to comply with the order. This action was put by the court on the ground that the order in question did not follow the word-



**View of Old Hotel Building, Huntington, Ind., Ordered Removed by State Fire
Marshal. Owner Prevented by City from Relocating
Building Within Fire Limits.**

ing required by the State Fire Marshal law. An amended order on the same property was subsequently appealed from by the owner and affirmed by the Circuit Court with an extension of the time required for compliance. One order on appeal was reversed by judgment in default.

In two instances, orders made by the Fire Marshal were affirmed by the Circuit Court on review, and in three other cases appeals taken to the Circuit Court asking review of orders were dismissed by the appellant before trial. At the close of this year, on December 31, 1914, five appeals and two complaints asking that the Fire Marshal be enjoined from enforcing orders were pending.

The power of the State Fire Marshal to order property owners to tear down a dilapidated wall, damaged in the collapse of a building, and to order such owners to rebuild a wall in compliance with the city ordinances governing such erections, was upheld by the St. Joseph Circuit Court in the case of Neuperth et al. vs. Longley, decided April 1, 1914, in which opinion the Hon. Walter A. Funk, J., said, "Under the authority stated (Citing Baumgartner vs. Hasty, 100 Ind. 575), the common council has created fire limits and has provided that the outer walls of all buildings inside the fire limits shall be composed of brick, or stone, with mortar; and a fire wall shall be of stone, or brick, not less than one foot thick, and shall extend two feet above the roof. (Secs. 24 and 30 of the Ordinance, at page 10 of the South Bend Book of Ordinances of 1905.)

"The Neuperth building is within the fire limits. Section 2 of the Fire Marshal's Act of 1913 provides that it is the duty of the State Fire Marshal to enforce the ordinances of cities and towns for the prevention of fires. * * * The Neuperths have a building on lot 110 which is a public nuisance under the ordinances of the city, for the maintenance of which they could be fined in a proper action. It is therefore my opinion that they should be given an option to build a wall according to the order of the Fire Marshal; and in the event that the option is not complied with within a reasonable time, that they be ordered to build a wall on their own property, in accordance with the city ordinances." The wall in question was a party wall. The State Fire Marshal law provides that the decision of the Circuit Court in the review of an order on appeal shall be final, which makes the Funk decision a valuable precedent for your department in similar cases.

The legal division was called on for more activity during the second year of the life of this department in the defense of orders

made against owners than during the first year, due probably to the fact that more removal orders were issued during that time by the inspection division. However, the increased activity of fire chiefs and other assistant fire marshals throughout the State in correcting hazardous conditions has resulted in familiarizing the people of Indiana with the work attempted by the department, with the result that orders are being complied with more readily.

I quote hereunder an opinion rendered by the Hon. Thos. M. Honan, Attorney-General of Indiana, in response to the question, "What are the powers of the State Fire Marshal with reference to enforcing local ordinances and other regulations pertaining to fire prevention?"

The Attorney-General's opinion follows:

"In reply would say that the State Fire Marshal law of Indiana gives the Marshal large powers and imposes upon him duties that are compulsory with reference to the prevention of fires. Section two specifically provides that the State Fire Marshal shall enforce all laws of the State and the ordinances of the several cities and towns in Indiana with reference to the prevention of fires, storage, sale and use of combustibles and explosives, and installation and maintenance of automatic or other fire alarm systems and fire extinguishing equipments, and the suppression of arson and investigation of the cause, origin and circumstances of fires.

"This section refers wholly to the laws of the State and the ordinances of the municipalities, and in addition the law also requires the Fire Marshal to investigate the cause, origin and circumstances of every fire, and further empowers said Fire Marshal to make regulations pertaining thereto which are additional to the ordinances of the various municipalities. In other words it is not only the duty of the Fire Marshal to enforce all the ordinances of the various municipalities as he finds them, but it is also his duty to make regulations pertaining to fire prevention, and to enforce these regulations with the same degree of certainty that he enforces local ordinances. Should the Fire Marshal conclude that a local ordinance does not fully cover matters pertaining to fire prevention, then in addition to requiring persons to comply with said local ordinances they can also be compelled to comply with any additional and further regulations which the Fire Marshal shall deem necessary.

Very truly yours,

(Signed) THOMAS M. HONAN,
Attorney-General."

CRIMINAL INVESTIGATIONS

The number of arrests made of persons charged with violation of the criminal laws in connection with fires was less by one during the present year than in the eight months of 1913 covered by the last report. The case most far-reaching in effect that has been



**Arson Plant of Indiana Firebug, Showing Oil, Kindling and Inflammable Material
Placed Ready for the Match.**



Arson Plant, Showing Contents Insured for \$250.00.

disposed of in the State during 1914 is that of the State of Indiana vs. Wolfe, Allen, Drake and Perkins, in Daviess County. Three of the defendants in this case were convicted of conspiracy after a trial lasting seventeen days, the fourth, Albert M. Perkins, being acquitted. The evidence showed that the conspiracy had for its purpose the obtaining of money from the insurance companies on horses bought for a nominal amount and insured for many times their value. The horses were then placed in a barn belonging to the defendant Allen and burned.

On October 1st an affidavit was filed in the Daviess Circuit Court by this department charging the same Perkins jointly with L. S. Walker of Vanderburg County, with conspiracy to swindle an underwriter. The latter case is pending.

After conviction the defendants appealed, and at the time of writing this report their appeal had not been decided by the Supreme Court. One of the defendants, D. V. Wolfe, being unable to furnish an appeal bond, was committed to the Northern Indiana Prison.

One other arson case is pending in the Supreme Court on appeal, that of Joseph Ganino, who was convicted in the Clark Circuit Court of burning a pool room in Jeffersonville to obtain insurance. This conviction was on the second trial, the jury having disagreed on the first trial.

Superintendents of the state penal institutions have co-operated with this division in furnishing the criminal records of "fire bugs" under suspicion and on trial. It has thus been possible to trace men having criminal records who have been engaged in causing incendiary fires. Photographs and Bertillon records of persons convicted of arson and like crimes in Indiana are kept in the files of this division for reference.

It has been impossible to keep a record of persons arrested by justice courts and police officers, in all Indiana towns, on suspicion of being connected with arson fires. Frequently these arrests have been made pending further investigations into the fires, and loitering is usually charged against such persons rather than arson, in order that the suspect may be held till the investigation is complete.

The division has received effective aid from the police and detective departments of a number of Indiana cities and towns. Able assistance has in many cases been rendered by insurance men of long experience in dealing with crooked losses. It has been our attempt to eliminate as judiciously as possible, the investigation of those fires which has given little promise of successful outcome,

owing to the inability of your investigators to inquire into every fire reported as suspicious. It has been possible to recognize and disregard many requests for investigation, made because of enmity toward the person accused.

CRIMINAL PROSECUTIONS

Arrests	32
†Convictions	12
Acquittals	4
†Pleas of guilty.....	6
Confessions	7
Pending cases	16
*Jury disagreements	3
Dismissed	3
Convictions pending on appeal.....	4
Murdered pending trial.....	1
Charges pending, not yet arrested.....	2
Committed to asylum on special plea of insanity.....	1
Put in custody of probation officer (no trial).....	1

CORRECTIVE MEASURES

This division of your department wishes at this time to emphasize the ever apparent need of legislation which shall have for its object the regulation and supervision of the activity of the local insurance agent. Such measures as will eventually prevent over insurance, the result of careless underwriting, must finally be a large factor in the reduction of the incendiary fire loss in the State.

This division does not ignore the need of legal measures of a punitive nature in dealing with the incendiary and would include as part of the remedy for arson fires enforcement of the penal law at all times, but it is realized that the proverbial ounce of prevention ever must be of greater value than the pound of cure mentioned in the epigram. The problem is complex, and it is the part of wisdom to remove the cause of the disease rather than to attempt to remedy the effect after the disease has broken out.

It is apparent to the most casual student of crime that in about ninety per cent. of the cases, arson is a crime of greed. The money motive is the first surveyed by the investigator in all cases. The small merchant at the cross roads who burns out, his city cousin whose basement blaze starts the conflagration of a sky-scraper, the discouraged farmer with his barn fire and the small householder

* One defendant convicted on second trial, after disagreement on first trial ; one charge still pending after disagreement on first trial ; charge against one defendant dismissed after disagreement on first trial.

† One conviction and plea of guilty on charge of entering building to commit a felony (arson).

with his miserable claptrap of worn household goods, are alike influenced by their need for ready cash. To obtain additional insurance—in fact to insure to double and triple the real value of property—is accomplished with ease in almost any locality in the State. A “padded” inventory, the assistance of a sympathetic employe in settlement with an adjuster, or favorable circumstances of any nature conclude the exploit to the satisfaction of the “fire bug” and it is axiomatic that one such profitable fire creates a “peater.”

This situation must be dealt with eventually by making it impossible or dangerous for the local agent or solicitor to write insurance to more than the legal limitation in value. Values should be ascertained by agents before insurance is placed and adequate inspection must be provided. In the great majority of risks, safeguarding after insurance is written is left to accident. The removal of insured goods and the intentional depletion or depreciation of stocks followed by fires are frequent.

In one instance recorded in the files of this division no later than December of 1914 an investigator found a small householder had burned out with insurance of suspicious proportions. Investigation revealed the fact that the insured, a farmer of limited intelligence, had chanced to ride several miles with an insurance agent in the latter's rig. Incidentally the agent mentioned his business and learned that the other knew nothing about insurance. The agent convinced his hearer that he needed insurance, wrote him a policy without ever visiting his home and delivered the document to the insured when the latter called at his office. Less than two months afterward the assured burned out during the absence of his wife and three children.

To dwell on the well known difficulty in obtaining convictions by juries in arson cases when popular sympathy so invariably sides with the assured against an insurance company, is unnecessary. It is sufficient to say that this is another and powerful argument in favor of measures providing supervision of agency underwriting and adequate inspection.

I wish to thank you for the courtesy, advice and assistance which you have given in supervision of this division's work.

Respectfully submitted,

ROGER W. WALLACE,
Second Deputy State Fire Marshal.

REPORT OF STATISTICAL DIVISION

INDIANAPOLIS, IND., December 31, 1914.

Hon. W. E. Longley, State Fire Marshal:

Dear Sir—The report of the statistical division of your department for the year 1914 is here given:

FIRE CAUSES

The statistical tables which follow give information in detail on the causes of fires and the loss to property during 1914. Many fire prevention lessons can be learned from these tables, but special attention is called only to the four chief causes. In 1914 a loss of \$7,926,936 was caused by eight thousand and six (8,006) fires. The chief causes follow: Sparks from chimneys alighting on the shingle roof, one thousand three hundred and thirty-two (1,332) fires; defective flues, one thousand two hundred and sixty-six (1,266) fires; communicated fires, eight hundred and thirty-six (836), and lightning losses, four hundred and forty-three (443).

SPARKS FROM CHIMNEYS

Sparks from chimneys alighting on the shingle roof is the most frequent cause of fires, as in 1913. Before the public will correct the wooden shingle roof hazard, Indiana may have to undergo a shingle roof conflagration rivaling that of Salem, Massachusetts. Areas of shingle roof prohibition should be created and extended.

DEFECTIVE FLUES

Defective flues cause the most destructive fires. The loss from defective flue fires was \$719,927. Prevention is accomplished by proper construction and frequent correction of defects found by inspection.

COMMUNICATED FIRES

Ten per cent. of the total number of fires and fourteen per cent. of the property loss in 1914 was caused by fires spreading from adjoining buildings. Many property owners suffered because of their neighbor's negligence. The doctrine of personal responsibility for fires, which has been enforced in Europe for a century, is now recognized in this country. The fire commissioner of Boston encour-



**View of Building 120-24 West Maryland Street, Indianapolis. Demolished by
Order of State Fire Marshal.**

ages citizens to seek damages from their neighbors whose negligent care of their premises has resulted in communicated fires. New York City's fire commissioner has collected damages for the city from property owners whose failure to comply with his orders caused the spread of fire. The damages were collected under a special section of the New York City charter reading as follows:

“ * * * and any or all persons for any fire, resulting from his or their wilful or culpable negligence shall be liable in a civil action for the payment of all costs and expenses of said fire department incurred in and about the use of employees, apparatus, and materials in extinguishment of any fire resulting from such cause, the amount of such costs and expenses to be fixed by said commissioner. * * * ”

Under the above section if a fire occurs or spreads by reason of failure to obey an order of the fire commissioner, the property owner is liable in damages for the expenses incurred in extinguishing the fire. This arrangement has the merit of doubly assessing the man whose negligence makes especially necessary larger and more efficient fire departments. The enforcement of personal responsibility for fires is not only just but will do much to reduce the fire waste.

LIGHTNING

Four hundred forty-three (443) lightning losses in 1914 were reported as compared with one thousand six (1,006) in 1913. This difference was due to the occurrence of fewer severe thunder storms in 1914.

Accumulating evidence shows that the lightning rod, if properly placed, is certain protection from lightning fires. *But seven buildings equipped with rods were struck during the year.* Three of these losses were total and four partial. Your local assistants said of these seven cases that rods were “in bad shape and not grounded and had been up a long time,” and that they “did not touch the ground by several feet” or that the charge came in over a telephone wire.

*The results of two exhaustive non-partisan investigations into the value of the lightning rod were published in 1914. One investigation was made by Prof. W. H. Day, of the department of physics at Ontario, Canada, Agricultural College, and one by Prof. J. Warren Smith, of the United States Weather Bureau. Both of these authorities declare in favor of the lightning rod.

* See Bibliography of Fire Prevention Literature, p. 58.

DISTRIBUTION OF LOSS

The loss experience of 1914 emphasizes the conclusions stated in the annual report of this department for 1913. The best opportunity for securing results in fire prevention is found in the cities and towns. Seventy-eight per cent. of the total number of losses in 1914 was in incorporated cities and towns and but twenty-two per cent. in country districts, though these districts contain forty-seven per cent. of the population. Sixty-one per cent. of the number of fires in 1914 occurred in the cities of four thousand or more population, though these cities contain but thirty-nine per cent. of the population of the State. Sixty-nine per cent. of the loss was in incorporated cities and towns and but thirty-one per cent. in country districts. The city or town, a well organized and compact community, is in position to act through its government for fire prevention.

Extension of fire limits, enforcement of existing fire ordinances, and the inauguration of a system of inspection by members of the fire department with power to require the correction of fire hazards, are essential to a successful campaign for fire prevention in cities and towns.

*The fire loss to the farmers of the State in 1914 aggregated \$2,420,124. The resident of the rural district now depends on himself in extinguishing fires. For this reason sixty-six per cent. of all fires in the rural districts are total losses. Farmers are finding it profitable to invest in fire extinguishing devices, either individually or collectively. Many fires in the country, especially in dwelling houses, can be extinguished before they cause great damage by small chemical extinguishers. In parts of Pennsylvania small groups of farmers maintain fire departments and keep a large chemical engine ready for service at a central point. A very large part of the loss in the country is due to defective flues and lightning. Consequently, the fire loss in the country could be materially reduced by the correction of defective flues and the rodding of all farm property.

DEATHS AND INJURIES

Careful record of deaths and injuries from fires in Indiana was kept in 1914. Forty-seven adults and twenty children were burned to death in Indiana during the year. Twelve of these children were fatally burned while playing around stoves or while playing

* See Statistical Table X.



View of Old Elevator Walkerton, Ind., Demolished by Order of State Fire Marshal



View of Dilapidated Building 107 South Washington Street, Kokomo., Demolished by Order of State Fire Marshal. New Building Erected in its Place.

with matches. Fifteen adults were burned to death in lodging and dwelling house fires, nine by gasoline explosions and six by kerosene explosions.

One hundred and twenty-eight adults and thirty-eight children were seriously injured. Fifty-five of the injuries were caused by gasoline explosions, twenty-two by kerosene explosions and twenty-two persons were burned while engaged in extinguishing fires.

Careless handling of gasoline and kerosene continues to cause many fires resulting in injury to persons.

EDUCATIONAL WORK

The understanding and sympathy of the public determines the progress toward fire prevention. For this reason educational activities have been increased and a fire prevention educational campaign carried on. The methods used in this campaign are here described in brief.

(1) When a report of fire is received, the man sustaining the loss is sent a leaflet on fire prevention containing special reference to the hazard which caused the loss on his property. This leaflet calls attention to the ways of preventing fires from such hazard. This message on fire prevention delivered immediately after the citizen has suffered a loss is sure to attract his attention and often leads to the correction of hazards in other properties owned by the same individual.

(2) So many calls were received for the information on the lightning hazard as given in the first annual report, that this information was issued in leaflet form and fifteen thousand copies distributed among the farmers of the State principally by local mutual insurance companies. Partly as a result of this work, mutual companies have been changing their rates to give the owner of rodged property a lower rate than the owner of unrodged property. The placing of additional lightning rods, which this movement encourages, is sure to result in the saving of many thousands of dollars, especially to the farmers of the State.

(3) The rules and regulations governing special hazards prepared by the inspection division were distributed over the State, especially at the meetings of the Indiana State Fire Prevention Association.

(4) The Department, recognizing that clean properties prevent fire as well as disease, placed an automobile in the Indianapolis

Health Day parade. The banners bore this declaration: "Clean premises mean less disease and fewer fires."

(5) Letters urging special care and precaution on the Fourth of July were sent to the fire chiefs of the State and to the heads of police departments in the larger cities. The number of losses caused by Independence Day fireworks in 1913 was forty-nine. But twenty-eight such losses occurred in 1914. The prohibition of the paper balloon by city ordinance would still further lessen the number of Fourth of July fires. Each mayor and each city councilman in Indiana was sent a copy of a model ordinance governing the use of fireworks. As a result of this campaign, Connersville, Attica, Tipton and other cities passed such an ordinance. A model fireworks ordinance is found in the appendix.

(6) Special use was made of the educational and farmers' journals, which were always ready to give space in their columns to articles on fire prevention of special interest to their readers.

(7) The newspaper bulletin service was continued during the first half of the year. It is impossible to estimate the great good accomplished for fire prevention work by these bulletins. They were printed generally by the Indiana newspapers. While much benefit in fire prevention results obtained from the use of these bulletins cannot be measured, yet in several instances immediate results were directly traceable to them. The publication of bulletin No. 55 resulted in the purchase of fire-fighting equipment by several Indiana towns which had been without fire protection prior to that time. The bulletins were effective in creating public opinion in favor of ordinances recommended to the different cities for enactment.*

(8) During the past year the message of fire prevention has been taken personally to a large number of people. Numerous addresses on the subject have been given to members of farmers mutual insurance companies at their annual meetings, before commercial clubs, at the State Convention of the Indiana Federation of Women's Clubs, and to many high school pupils.

(9) The department has made use in the past year of motion picture theatres in educational work. Through the courtesy of the National Association of Manufacturers a fire prevention film entitled "A Crime of Carelessness", was shown in six Indiana cities at the time their business districts were being inspected by the In-

* Bulletin 55 is reprinted in the Appendix, page 80.

diana State Fire Prevention Association. This five-reel film teaches the results of negligence on the part of an inspector, a property owner and an employee. It presents in a vivid manner the lesson of fire prevention. This film reached directly thousands of Indiana citizens.

(10) A departure in educational work was undertaken by the department at the Indiana State Fair. An attempt was made by actual display of materials to bring before the people fire prevention lessons. A defective flue, which had caused a fire, was shown beside a model triple clay lined flue. Fire prevention signs, pictures and placards were exhibited. Pictures of fires and fire preventive devices showing their effect in actual service were displayed. Asbestos shingles, pipe covering and other non-burnable materials were given a prominent place. The rules and regulations of the department require underground tanks for storage of gasoline. Such tanks were placed in the exhibit. A photographic display showed the people what the department was accomplishing and how it proceeded in the work. Attendants in charge explained to thousands of visitors the meaning and purpose of the display. The department received invitations from commercial clubs requesting that a similar exhibit be brought to their cities.

(11) By proclamation of Governor Ralston, October 9, 1914, was designated as Fire Prevention Day. The day was observed in many Indiana schools. In order to increase the interest of the school children and enable them to make a fire prevention inspection of their own homes, a questionnaire was prepared by the Department. A printed copy of this questionnaire was sent to the superintendents of the city and town schools with a letter suggesting its use and offering to send a supply upon request. Twenty-five thousand copies were requested and used by school children in every part of the State. This questionnaire was a subject of discussion at a meeting of the representatives of State Fire Prevention Associations in Chicago on October 9, 1914. The Quarterly of the National Fire Protection Association in reporting the meeting says:

"The questionnaire issued by the Indiana State Fire Marshal's Department for use by school children in making an inspection in their own houses in connection with Fire Prevention Day was discussed by the conference, and the chairman was requested to bring the same to the attention of all the state fire marshals and urge its adoption by them."

The questionnaire is reprinted in appendix of this report.

Governor Ralston's Fire Prevention Day Proclamation follows:

A PROCLAMATION

The annual waste in Indiana caused by fires is between five and eight million dollars. Experts in such matters say that sixty-five per cent. of the damage caused by fires is preventable. How important then is fire prevention work!

Dwelling house fires constitute fifty-two per cent., it is said, of the total number of fires in Indiana. The family, therefore, has a vital interest in fire prevention.

During the winter months there is an average of one school house fire each day in Indiana. This is conclusive proof of the importance of fire drills, and challenges the attention of school authorities thereto.

The number of losses in the cities having thorough fire department inspection is much smaller in proportion to population than the losses in cities not having such inspection. This is conclusive proof of the value of a system of thorough inspection and of elimination of preventable hazards.

Now, Therefore, I Samuel M. Ralston, Governor of Indiana do hereby designate Friday, the 9th day of October, 1914, as Fire Prevention Day, and I recommend that the people of Indiana make this a clean-up day, that fires may be prevented through a proper disposition or safeguard of combustibles and the destroying of rubbish; and that the public schools, civic organizations, and officials and municipalities become active along lines and through methods of their own choosing, in impressing upon the public mind the importance of a proper observance of this day, that in the near future the danger, injury and waste caused by preventable fires may be reduced to a minimum in Indiana.

In Witness Whereof, I have hereunto set my hand and caused to be affixed the Great Seal of the State, at the Capitol, in the City of Indianapolis, this 21st day of September, 1914.

SAMUEL M. RALSTON,

Governor.

By the Governor:

L. G. ELLINGHAM,
Secretary of State.

The department is prepared and equipped to co-operate with any organization in fire prevention educational work. The State Librarian offered the services of the State Library when the Fire Marshal Department was organized and has very willingly obtained books and pamphlets on fire prevention at our suggestion. These books and pamphlets may be obtained from the State Library. Pamphlets on fire prevention may be obtained from the Fire Marshal's office. Commercial clubs, schools and Women's clubs are urged to lend their efforts toward making city premises clean.



State Fair Exhibit of the State Fire Marshal Department.

Careful attention will be given all inquiries from citizens or school children. The department will send a representative to confer with organizations on fire prevention and to address public meetings on the subject.

Credit for advancement in fire prevention educational work is due to many Indiana fire chiefs, the newspapers, and the Indiana State Fire Prevention Association. Sincere thanks are extended to local assistants for their prompt and accurate fire reports.

Respectfully submitted,

RALPH E. RICHMAN,

Secretary.

INDEX TO STATISTICAL TABLES

- I. For each month—the number of losses and the total loss.
 - II. For each cause—the number of fires, valuation and loss, on buildings and on contents.
 - III. For each class of property—the number of fires, value, loss and insurance on buildings and on contents.
 - IV. For each class of property—the causes, the number of total and partial losses, and the kind of structure.
 - V. For each county—the population, the number of fires, value, loss and insurance on property directly jeopardized, and the number of incendiary fires.
 - VI. For each month—the number and loss from fires of unknown origin.
 - VII. For each month—the number of incendiary fires and resulting loss.
 - VIII. For each city of four thousand or more population—the population, number of fires, loss per capita, value, loss and insurance on property directly jeopardized.
 - IX. Lightning statistics. Number of losses and amount of loss on rodded and on unrodded buildings. Number of lightning losses in cities and towns and in country.
 - X. Statistics for districts outside incorporated cities and towns.
- All population figures from 1910 census.

TABLE I.

TOTAL NUMBER OF FIRES AND LOSS BY MONTHS.

MONTH.	Number of Losses.	Loss.
January	604	\$871,241
February	671	617,527
March	849	723,737
April	657	655,651
May	660	417,583
June	714	502,120
July	977	1,172,545
August	600	533,860
September	480	629,587
October	442	383,476
November	819	767,679
December	533	651,930
Totals	8,006	\$7,926,936

TABLE II.

CAUSE STATISTICS.

CAUSE.	Number of Losses.	Value of Buildings.	Value of Contents.	Loss on Buildings.	Loss on Contents.
Adjoining.....	836	\$2,007,242	\$1,701,514	\$629,837	\$484,078
Ashes vs. wood.....	76	115,740	288,710	25,600	3,844
Burning rubbish.....	152	342,117	196,992	62,480	23,461
Careless with candles.....	8	24,000	7,000	287	113
Careless smoker.....	130	935,540	288,720	12,982	10,152
Careless with matches.....	89	466,875	179,366	11,568	6,470
Careless with torches.....	7	29,300	12,200	21,259	57
Child with matches.....	148	191,070	116,781	21,336	10,049
Christmas tree.....	5	8,600	5,200	765	650
Defective boiler.....	6	29,800	19,600	5,120	1,405
Defective flue.....	1,266	2,223,885	1,046,234	500,689	219,238
Defective furnace.....	112	699,356	278,591	169,837	56,389
Defective grate.....	24	79,550	26,610	8,053	5,438
Defective heater.....	3	5,000	6,500	350	255
Defective stove.....	287	851,760	362,037	105,396	98,566
Defective wiring.....	163	1,459,080	781,919	119,756	85,870
Drapery vs. fire.....	31	216,945	75,880	1,605	1,819
Dynamite explosion.....	1	1,000	300	5	.....
Film ignited.....	8	57,000	25,200	1,020	2,647
Fireworks.....	41	69,700	22,925	3,002	700
Friction.....	1	30,000	30,000	.....	60
Gas explosion.....	46	150,835	91,854	5,443	6,872
Gas jet.....	13	57,900	11,300	3,119	1,416
Gasoline explosion.....	149	449,780	292,522	37,551	63,918
Gasoline stove.....	107	263,200	81,520	23,818	6,664
Hot iron.....	18	134,200	75,950	4,557	10,435
Incendiary.....	166	408,655	363,434	98,369	65,914
Incubator lamp.....	8	19,850	10,735	2,300	1,260
Kerosene explosion.....	6	26,400	10,450	1,541	1,294
Kerosene lamp.....	94	178,400	76,238	27,886	22,833
Kerosene stove.....	75	142,250	38,445	11,614	7,655
Lightning.....	443	942,304	507,891	243,137	175,939
Overheated smokehouse.....	1	75	60	1	25
Spark from chimney.....	1,332	3,460,550	1,208,072	221,214	139,169
Spark from locomotive.....	237	296,898	191,676	54,377	32,889
Spontaneous combustion.....	111	756,520	950,491	114,819	197,765
Thawing water pipes.....	21	82,700	14,850	7,404	1,543
Tramps.....	23	74,225	2,142	6,447	540
Unknown.....	1,762	6,432,499	4,309,693	1,671,172	1,964,838
Totals.....	8,006	\$23,720,761	\$13,689,582	\$4,214,716	\$3,712,220

TABLE III.

PROPERTY STATISTICS.

PROPERTY.	Number of Losses.	Value of Buildings.	Value of Contents.	Loss on Buildings.	Loss on Contents.	Insurance on Buildings.	Insurance on Contents.
Automobile.....	47	\$68,180	\$10,450	\$14,711	\$2,145	\$14,500	\$2,450
Awning.....	8	755	650	560	350		
Bank.....	5	73,500	29,860	2,602	2,900	41,000	11,100
Barber shop.....	22	29,150	9,900	4,362	3,384	7,350	4,100
Barn.....	1,459	830,612	565,051	610,177	376,508	415,091	220,399
Boat.....	3	3,900	2,000	2,450	2,000	1,000	
Box car.....	45	42,210	30,998	7,637	4,366	5,600	3,160
Bridge.....	9	52,000		10,240		6,500	
Church.....	42	390,611	120,730	46,492	12,285	147,710	25,285
City hall.....	2	34,000	7,000	24,000	2,000	19,600	3,400
Club house.....	9	116,300	25,450	43,895	5,700	78,000	11,400
Court house.....	2	340,000	10,000	30		67,500	
Coal yard.....	6	21,565	3,830	7,145	1,545	17,500	2,700
Dance hall.....	4	15,625	15,375	1,455	770	11,200	10,100
Depot.....	17	153,050	43,130	30,157	7,795	28,425	3,050
Dry cleaning estab- lishment.....	3	5,900	3,900	575	735	3,700	1,100
Dwelling.....	4,608	8,621,439	2,526,237	1,443,496	489,911	4,878,582	1,432,539
Elevator.....	25	225,675	84,543	110,603	55,243	143,140	52,980
Fence.....	10	1,060		657		150	
Forest fire.....	8	10,230		5,305			
Fire department building.....	1	4,000	700	600		450	
Garage.....	45	123,750	182,810	23,042	70,395	79,570	44,985
Greenhouse.....	2	3,000	130	197		500	
Gymnasium.....	1	75,000	5,000	60,000	5,000	22,500	3,500
Hay.....	61	7,095	243	6,186	243	335	
Hotel.....	44	1,109,400	352,575	76,292	25,077	514,875	202,925
Hospital.....	8	187,900	42,435	32,300	6,312	57,600	13,250
Jail.....	1	10,000		50			
Junk shop.....	4	17,800	12,700	1,280	1,575	5,400	10,500
Laundry.....	7	22,200	27,000	2,210	5,800	5,050	7,200
Lodge hall.....	19	190,100	48,605	16,273	12,560	94,200	31,725
Lumber.....	23	9,580	105	4,375	85	2,600	
Manufactory.....	338	3,316,733	4,216,842	458,248	871,913	1,816,405	2,820,682
Newspaper plant.....	1	30,000	70,000	80	809	13,500	17,000
Office building.....	84	1,926,350	279,985	55,592	46,106	1,101,400	66,550
Photo gallery.....	2	6,000	3,500	1,050	1,700	2,000	2,100
Pool room.....	12	64,600	7,950	18,587	2,905	32,500	5,550
Restaurant.....	43	267,575	61,475	17,105	21,104	92,000	45,350
Rink.....	4	23,600	6,500	22,300	5,875	39,100	4,300
Saloon.....	49	211,550	57,228	25,770	13,433	52,380	38,360
Schoolhouse.....	32	623,797	110,890	128,703	52,589	295,025	54,918
Smokehouse.....	25	15,280	6,839	703	4,287	9,520	4,350
Stock.....	41	6,864		6,864		4,821	
Store.....	616	3,907,645	4,196,566	685,733	1,400,383	1,990,005	2,897,635
Tailor shop.....	2	2,250	1,600	35	150	1,500	
Tanks.....	8	4,575	1,900	1,586	225	4,600	
Telephone exchange.....	3	18,500	20,000		1,850	10,000	
Theater.....	21	232,500	37,253	67,911	10,922	68,700	15,150
Wagon.....	10	650	14,615	515	2,440	203	7,500
Warehouse.....	114	301,905	430,022	133,080	180,745	162,375	216,625
Y. M. C. A. bldg.....	1	65,000	5,000	1,500	100	25,000	5,000
Totals.....	8,006	\$23,720,761	\$13,689,582	\$4,214,716	\$3,712,220	\$12,390,659	\$8,298,918

TABLE IV.

PROPERTY AND CAUSE STATISTICS.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Automobile.....		45	2			
Unknown.....	25					
Gasolene explosion.....	19					
Defective wiring.....	2					
Careless smoker.....	1					
Awning.....		4	4			
Fireworks.....	3					
Careless smoker.....	3					
Unknown.....	1					
Defective stove.....	1					
Bank.....		3	2		4	Brick and Stone 1.
Adjoining.....	3					
Spark from chimney.....	2					
Barber shop.....		18	4	12	10	
Adjoining.....	6					
Unknown.....	4					
Defective heater.....	3					
Kerosene stove.....	2					
Defective flue.....	2					
Gasolene explosion.....	2					
Careless smoker.....	1					
Gasolene stove.....	1					
Spark from chimney.....	1					
Barn.....		872	587	1,444	8	1
Unknown.....	479				Wood and	brick 1.
Lightning.....	264					
Adjoining.....	217					
Burning rubbish.....	90					
Spark from locomotive.....	65					
Child with matches.....	63					
Spark from chimney.....	55					
Incendiary.....	42					
Careless smoker.....	38					
Spontaneous combustion.....	37					
Ashes vs. wood.....	32					
Careless with matches.....	19					
Tramps.....	11					
Kerosene lamp.....	8					
Fireworks.....	7					
Defective stove.....	7					
Gasolene explosion.....	6					
Defective flue.....	5					
Gasolene stove.....	5					
Incubator lamp.....	3					
Kerosene stove.....	2					
Careless with candle.....	2					
Defective wiring.....	1					
Defective boiler.....	1					
Boat.....		1	2	3		
Unknown.....	1					
Ashes vs. wood.....	1					
Gasolene.....	1					
Box car.....		43	2	45		
Unknown.....	11					
Spark from locomotive.....	10					
Ashes vs. wood.....	7					
Tramps.....	6					
Defective stove.....	3					
Adjoining.....	2					
Defective wiring.....	2					
Careless smoker.....	1					
Spontaneous combustion.....	1					
Burning rubbish.....	1					
Defective flue.....	1					

TABLE IV--Continued.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Bridge.....		9		4	Wood and	iron 5.
Careless smoker.....	3					
Unknown.....	2					
Defective wiring.....	2					
Child with match.....	1					
Spark from locomotive.....	1					
Church.....		34	8	21	17	Cement 2.
Defective furnace.....	11				Brick and	stone 2.
Lightning.....	9					
Unknown.....	8					
Spark from chimney.....	4					
Defective flue.....	4					
Spark from locomotive.....	1					
Drapery vs. fire.....	1					
Gasolene stove.....	1					
Adjoining.....	1					
Incendiary.....	1					
Defective stove.....	1					
City hall.....		2		2		
Defective furnace.....	1					
Unknown.....	1					
Club house.....		6	3	4	4	
Defective furnace.....	2				Wood and	brick 1.
Defective stove.....	2					
Adjoining.....	2					
Defective wiring.....	2					
Unknown.....	1					
Court house.....		2				2
Careless smoker.....	1					
Defective wiring.....	1					
Coal yard.....		4	2			
Spontaneous combustion.....	2					
Unknown.....	1					
Spark from locomotive.....	1					
Gasolene.....	1					
Ashes vs. wood.....	1					
Dance hall.....		3	1	3	1	
Defective furnace.....	1					
Adjoining.....	1					
Defective flue.....	1					
Unknown.....	1					
Dopot.....		12	5	8	8	
Unknown.....	4				Wood and	iron 1.
Incendiary.....	4					
Spark from locomotive.....	3					
Adjoining.....	3					
Defective wiring.....	1					
Spontaneous combustion.....	1					
Thawing water pipes.....	1					
Dry cleaning establishment.....		3		1	1	Concrete 1
Defective flue.....	1					
Gasolene.....	1					
Unknown.....	1					
Dwelling.....		3,938	670	4,241	296	9
Spark from chimney.....	1,168				Wood and	brick 44.
Defective flue.....	1,138					Cement 8.
Unknown.....	757				Brick and	stone 9.
Adjoining.....	344				Brick and	cement 1.
Defective stove.....	180					
Lightning.....	102					
Child with matches.....	75					

TABLE IV—Continued.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Dwellings—Continued.						
Defective wiring.....	73					
Gasolene stove.....	72					
Spark from locomotive.....	70					
Kerosene lamp.....	66					
Defective furnace.....	65					
Incendiary.....	63					
Gasolene explosion.....	62					
Kerosene stove.....	59					
Careless with matches.....	52					
Gas explosion.....	32					
Drapery vs. fire.....	29					
Burning rubbish.....	27					
Careless smoker.....	26					
Fireworks.....	25					
Defective grate.....	24					
Ashes vs. wood.....	20					
Spontaneous combustion.....	19					
Thawing water pipes.....	15					
Gas jet.....	13					
Hot iron.....	10					
Christmas tree.....	5					
Kerosene.....	5					
Careless with torch.....	4					
Incubator lamp.....	3					
Tramps.....	2					
Careless with candle.....	2					
Overheated smokehouse.....	1					
Elevator.....		14	11	24		Steel 1.
Unknown.....	13					
Spontaneous combustion.....	3					
Lightning.....	2					
Defective stove.....	2					
Kerosene explosion.....	1					
Incendiary.....	1					
Adjoining.....	1					
Fireworks.....	1					
Spark from locomotive.....	1					
Fence.....		10		10		
Spark from locomotive.....	5					
Unknown.....	2					
Adjoining.....	1					
Burning rubbish.....	1					
Ashes vs. wood.....	1					
Forest fire.....		7	1	8		
Spark from locomotive.....	4					
Unknown.....	2					
Burning rubbish.....	2					
Fire department building.....		1			1	
Unknown.....	1					
Garage.....		36	9	24	15	2
Gasolene explosion.....	15					
Unknown.....	10					
Adjoining.....	7					
Spontaneous combustion.....	3					
Defective wiring.....	2					
Kerosene lamp.....	1					
Child with matches.....	1					
Burning rubbish.....	1					
Gasolene stove.....	1					
Incendiary.....	1					
Defective flue.....	1					
Defective stove.....	1					
Ashes vs. wood.....	1					

TABLE IV—Continued.

PROPERTY.*	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Greenhouse.....		2		2		
Unknown.....	1					
Defective stove.....	1					
Gymnasium.....			1		1	
Unknown.....	1					
Hay.....		17	44			
Spark from locomotive.....	40					
Incendiary.....	4					
Adjoining.....	4					
Unknown.....	4					
Careless smoker.....	3					
Burning rubbish.....	2					
Lightning.....	2					
Tramps.....	1					
Child with matches.....	1					
Hotel.....		41	3	16	24	1
Careless smoker.....	8				Wood and	brick 1
Unknown.....	7				Brick and	stone 1
Defective flue.....	5					
Defective wiring.....	4					
Spark from chimney.....	3					
Kerosene stove.....	3					
Adjoining.....	3					
Kerosene lamp.....	2					
Gasoline.....	2					
Defective stove.....	2					
Gas explosion.....	1					
Incendiary.....	1					
Careless with matches.....	1					
Drapers vs. fire.....	1					
Hot iron.....	1					
Hospital.....		6	2	1	6	
Spark from chimney.....	2				Wood and	brick 1
Defective flue.....	2					
Unknown.....	2					
Kerosene stove.....	1					
Defective furnace.....	1					
Jail.....		1			1	
Dynamite explosion.....	1					
Junk shop.....		4		2	2	
Spontaneous combustion.....	3					
Unknown.....	1					
Laundry.....		6	1	4	3	
Unknown.....	4					
Spark from chimney.....	2					
Defective stove.....	1					
Lodge hall.....		9	10	5	13	
Adjoining.....	9				Brick and	stone 1
Unknown.....	6					
Spontaneous combustion.....	1					
Lightning.....	1					
Careless with candle.....	1					
Defective stove.....	1					
Lumber.....		19	4	23		
Adjoining.....	7					
Spark from locomotive.....	5					
Unknown.....	5					
Defective wiring.....	4					
Defective flue.....	1					
Tramps.....	1					

TABLE IV—Continued.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Manufactory		279	59	171	127	3
Unknown.....	114				Wood and brick 16	
Spark from chimney.....	39				Cement.....	6
Adjoining.....	32				Brick and stone 7	
Defective wiring.....	22				Wood and iron 3	
Defective flue.....	20				Wood and stone 3	
Spontaneous combustion.....	18				Brick and iron 1	
Defective furnace.....	16				Iron 1	
Defective stove.....	15					
Ashes vs. wood.....	10					
Gasolene.....	9					
Spark from locomotive.....	8					
Incendiary.....	7					
Burning rubbish.....	6					
Lightning.....	5					
Gas.....	4					
Defective boiler.....	5					
Careless smoker.....	2					
Incubator lamp.....	1					
Child with matches.....	1					
Hot iron.....	1					
Friction.....	1					
Kerosene stove.....	1					
Tramps.....	1					
Newspaper plant		1				Cement 1
Defective wiring.....	1					
Office building		64	20	33	46	
Unknown.....	21				Brick and stone 5	
Adjoining.....	16					
Defective flue.....	13					
Spark from chimney.....	6					
Careless smoker.....	5					
Defective stove.....	5					
Kerosene stove.....	4					
Defective wiring.....	3					
Spontaneous combustion.....	3					
Burning rubbish.....	2					
Incendiary.....	2					
Spark from locomotive.....	2					
Gas explosion.....	1					
Defective furnace.....	1					
Photo gallery		1	1		2	
Unknown.....	1					
Defective wiring.....	1					
Pool room		10	2	5	6	
Unknown.....	5				Brick and stone 1	
Adjoining.....	2					
Incendiary.....	2					
Adjoining.....	1					
Defective flue.....	1					
Spark from chimney.....	1					
Restaurant		38	5	22	17	1
Unknown.....	12				Wood and brick 2	
Defective stove.....	5				Wood and iron 1	
Adjoining.....	5					
Gas explosion.....	4					
Defective flue.....	4					
Gasolene stove.....	3					
Gasolene.....	3					
Careless smoker.....	2					
Spark from chimney.....	1					
Burning rubbish.....	1					
Lightning.....	1					
Defective furnace.....	1					
Defective wiring.....	1					
Rink		3	1	2	2	
Unknown.....	2					
Adjoining.....	1					
Incendiary.....	1					

TABLE IV—Continued.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Saloon.....		37	12	22	24	
Adjoining.....	10				Wood and	brick 3
Spark from chimney.....	7					
Unknown.....	6					
Incendiary.....	5					
Careless smoker.....	3					
Careless with candle.....	3					
Gasolene explosion.....	3					
Careless with torch.....	3					
Defective stove.....	2					
Spark from locomotive.....	2					
Careless with matches.....	2					
Defective wiring.....	1					
Defective flue.....	1					
Defective furnace.....	1					
Schoolhouse.....		55	27	37	43	
Unknown.....	23				Brick and	stone 1
Defective flue.....	15				Stone and	cement 1
Defective stove.....	13					
Lightning.....	12					
Spark from chimney.....	6					
Incendiary.....	6					
Defective wiring.....	2					
Defective furnace.....	1					
Kerosene lamp.....	1					
Burning rubbish.....	1					
Gas explosion.....	1					
Tramps.....	1					
Smokehouse.....		21	4	20	5	
Unknown.....	12					
Defective stove.....	8					
Adjoining.....	2					
Burning rubbish.....	1					
Gasolene explosion.....	1					
Incubator lamp.....	1					
Stock.....			41			
Lightning.....	41					
Store.....		496	120	263	315	16
Unknown.....	160				Wood and	brick 12
Adjoining.....	131				Wood and	stone 14
Defective flue.....	50					Iron 2
Defective wiring.....	33				Wood and	iron 3
Defective stove.....	32				Cement.....	1
Careless smoker.....	28					
Spark from chimney.....	27					
Gasolene explosion.....	18					
Gasolene stove.....	17					
Spontaneous combustion.....	15					
Lightning.....	15					
Kerosene lamp.....	14					
Incendiary.....	13					
Careless with matches.....	12					
Burning rubbish.....	11					
Gas explosion.....	8					
Spark from locomotive.....	6					
Hot iron.....	5					
Fireworks.....	5					
Child with matches.....	4					
Thawing water pipes.....	3					
Kerosene stove.....	3					
Ashes vs. wood.....	3					
Defective furnace.....	2					
Incubator lamp.....	1					
Tailor shop.....		2		2		
Gasolene explosion.....	1					
Hot iron.....	1					

TABLE IV--Continued.

PROPERTY.	Number from Each Cause.	Partial Loss.	Total Loss.	Wood.	Brick.	Stone.
Tanks.....		5	3	7	Wood and	iron 1
Spark from locomotive.....	3					
Thawing water pipes.....	2					
Defective stove.....	1					
Lightning.....	1					
Gasolene.....	1					
Telephone exchange.....		3			3	
Defective wiring.....	2					
Adjoining.....	1					
Theater.....		18	3	6	13	
Film ignited.....	8				Wood and	brick 1
Unknown.....	6					
Adjoining.....	3					
Defective wiring.....	1					
Defective furnace.....	1					
Burning rubbish.....	1					
Spontaneous combustion.....	1					
Wagon.....		8	2	10		
Unknown.....	4					
Adjoining.....	3					
Gasolene stove.....	1					
Careless with matches.....	1					
Gasolene.....	1					
Warehouse.....		67	47	89	22	1
Unknown.....	39				Wood and	cement 1
Adjoining.....	20				Cement.	.1
Incendiary.....	11					
Spark from locomotive.....	10					
Spark from chimney.....	6					
Spontaneous combustion.....	5					
Careless smoker.....	4					
Defective stove.....	3					
Lightning.....	3					
Careless with matches.....	2					
Gasolene stove.....	2					
Defective wiring.....	2					
Burning rubbish.....	2					
Child with matches.....	2					
Defective flue.....	1					
Kerosene lamp.....	1					
Gasolene explosion.....	1					
Y. M. C. A.....		1		1		
Unknown.....	1					
Totals.....	8,006	6,281	1,725	6,597	1,040	36

Wood and brick.....	82
Brick and stone.....	28
Cement.....	20
Wood and iron.....	17
Wood and stone.....	17
Brick and cement.....	1
Steel.....	1
Brick and iron.....	1
Stone and cement.....	1
Wood and cement.....	1

TABLE V.

COUNTY STATISTICS.

COUNTY.	Population.	Number of Fires.	Number of Incendiary Fires.	Value of Property Jeopardized.	Damage to Property.	Insurance on Property Jeopardized.
Adams.....	21,840	59	.....	\$274,327	\$80,455	\$187,800
Allen.....	93,386	159	2	1,399,178	270,768	840,645
Bartholomew.....	24,813	67	2	167,730	51,499	55,710
Benton.....	12,688	46	.....	264,410	108,436	209,903
Blackford.....	15,820	48	.....	117,289	45,212	128,465
Boone.....	24,673	46	.....	138,255	52,946	85,093
Brown.....	7,975	15	1	18,920	16,954	3,270
Carroll.....	17,970	40	.....	165,155	137,595	87,075
Cass.....	36,368	179	7	900,333	147,198	569,970
Clark.....	30,260	56	2	100,725	24,773	51,375
Clay.....	32,535	87	1	468,525	129,054	291,900
Clinton.....	26,674	56	1	227,005	86,354	129,570
Crawford.....	12,057	11	.....	14,355	7,150	7,066
Daviess.....	27,747	85	3	97,065	30,975	56,580
Dearborn.....	21,396	10	1	21,219	13,214	12,797
Decatur.....	18,793	19	1	23,001	15,265	13,100
Dekalb.....	25,054	59	1	301,749	33,348	231,174
Delaware.....	51,414	108	4	308,931	75,093	188,267
Delbois.....	19,843	34	.....	62,940	44,130	31,208
Elkhart.....	49,008	137	1	1,007,230	258,766	635,716
Fayette.....	14,415	21	2	152,990	7,993	55,100
Floyd.....	30,293	173	3	534,838	95,345	310,202
Fountain.....	20,439	31	1	86,335	51,500	35,015
Franklin.....	15,335	21	1	35,205	27,266	11,650
Fulton.....	16,879	33	.....	64,900	17,968	25,280
Gibson.....	30,137	76	1	148,024	62,247	70,202
Grant.....	51,426	141	2	626,015	236,125	309,032
Greene.....	36,873	142	4	592,565	281,645	296,765
Hamilton.....	27,026	73	2	239,475	40,127	115,890
Hancock.....	19,030	80	.....	123,665	74,455	93,615
Harrison.....	20,232	19	1	28,064	25,403	14,183
Hendricks.....	20,840	33	2	63,970	19,445	32,700
Henry.....	29,758	91	1	227,142	53,215	139,217
Howard.....	33,177	85	4	403,142	113,234	242,675
Huntington.....	28,982	64	1	275,761	29,474	121,660
Jackson.....	24,727	48	1	141,505	33,432	73,675
Jasper.....	13,044	55	1	269,594	184,885	125,080
Jay.....	24,961	60	2	109,925	43,856	74,823
Jefferson.....	20,483	16	.....	137,365	43,158	63,341
Jennings.....	14,023	18	2	40,225	19,750	11,175
Johnson.....	20,394	58	.....	350,975	72,044	109,289
Knox.....	39,183	93	1	581,769	76,988	366,240
Kosciusko.....	27,936	69	.....	223,755	122,763	99,350
Lagrange.....	15,148	21	.....	26,590	14,189	14,845
Lake.....	82,864	338	10	2,519,179	442,650	1,446,153
Laporte.....	45,797	125	2	450,508	110,195	264,939
Lawrence.....	30,625	44	2	120,880	54,186	83,925
Madison.....	65,224	337	5	1,172,623	169,478	788,868
Marion.....	263,661	1,180	30	6,735,421	1,043,180	3,745,241
Marshall.....	24,175	65	2	105,168	40,281	51,347
Martin.....	12,950	22	.....	22,900	13,890	13,525
Miami.....	29,350	69	2	241,323	46,121	128,022
Monroe.....	23,426	75	3	373,675	40,022	212,495
Montgomery.....	29,296	95	2	262,450	37,794	152,350
Morgan.....	21,182	51	2	183,670	120,833	129,274
Newton.....	10,504	16	.....	46,400	6,463	17,700
Noble.....	24,009	38	1	345,000	87,998	182,200
Ohio.....	4,329	5	.....	6,271	5,885	3,256
Orange.....	17,192	37	.....	141,765	83,130	75,575
Owen.....	14,053	18	.....	25,230	24,885	15,255
Parke.....	22,214	44	2	74,135	42,295	45,231
Perry.....	18,073	25	3	27,740	21,429	24,660
Pike.....	19,684	37	2	54,750	37,812	24,850
Porter.....	20,540	56	.....	272,725	46,300	117,078
Posey.....	21,670	52	1	150,716	39,434	108,142
Pulaski.....	13,312	44	.....	62,340	26,090	27,525
Putnam.....	20,520	85	.....	168,217	98,700	76,911
Randolph.....	29,013	72	.....	211,297	25,957	101,275
Ripley.....	19,452	39	.....	167,195	28,728	109,868
Rush.....	19,349	62	2	226,713	56,195	151,520

TABLE V—Continued.

COUNTY.	Population.	Number of Fires.	Number of Incendiary Fires.	Value of Property Jeopardized.	Damage to Property.	Insurance on Property Jeopardized.
Scott.....	8,323	27	1	\$101,925	\$39,422	\$60,850
Shelby.....	26,802	55	1	240,259	131,361	132,020
Spencer.....	20,676	32	2	77,141	55,841	56,689
Starke.....	10,567	46	2	100,285	50,077	46,000
St. Joseph.....	84,312	291	.....	2,250,540	156,673	1,169,710
Steuben.....	14,274	26	.....	47,462	19,293	28,465
Sullivan.....	32,429	106	4	322,958	139,076	218,159
Switzerland.....	9,914	12	.....	10,585	10,052	4,525
Tippecanoe.....	40,063	165	5	1,731,088	141,491	840,994
Tipton.....	17,459	45	.....	126,233	27,849	55,850
Union.....	6,260	19	.....	41,540	17,040	23,585
Vanderburgh.....	77,438	451	1	2,379,741	210,215	1,357,293
Vermillion.....	18,865	61	2	276,157	115,879	184,600
Vigo.....	87,930	309	7	2,247,584	280,911	1,166,995
Wabash.....	26,926	104	.....	548,303	143,680	179,824
Warren.....	10,899	35	1	65,570	46,655	18,725
Warrick.....	21,911	63	4	80,714	38,968	43,330
Washington.....	17,445	24	3	31,770	25,715	20,500
Wayne.....	43,757	137	.....	516,380	67,507	159,340
Wells.....	22,418	39	1	92,363	30,000	41,280
White.....	17,602	54	1	310,993	24,734	110,955
Whitley.....	16,892	47	1	80,325	28,874	46,045
Totals.....	.....	8,006	166	\$37,410,343	\$7,926,936	\$20,689,577

TABLE VI.

FIRES OF UNKNOWN CAUSE.

MONTH.	Number of Losses.	Loss.
January	142	\$636,609
February	120	251,012
March	141	301,829
April	132	348,330
May	140	185,566
June	133	240,352
July	218	410,038
August	180	250,099
September	145	320,412
October	121	172,535
November	172	242,985
December	118	276,243
Totals	1,762	\$3,636,010

TABLE VII.

INCENDIARY FIRES.

MONTH.	Number of Losses.	Loss.
January	17	\$19,690
February	15	16,925
March	13	10,922
April	17	7,566
May	17	5,616
June	11	11,353
July	14	9,680
August	21	19,735
September	7	1,370
October	11	11,775
November	9	32,987
December	14	16,664
Totals	166	\$164,283

TABLE VIII.

STATISTICS FOR CITIES OF 4,000 OR MORE POPULATION.

CITY.	Pop- ulation.	Number of Fires.	Loss Per Capita.	Total Value of Property.	Total Damage to Property.	Total Insurance on Property.
Alexandria.....	5,096	53	\$8.76	\$194,240	\$44,663	\$104,150
Anderson.....	22,476	123	2.12	382,120	47,609	208,400
Aurora.....	4,410	1	.05	1,000	.222	750
Bedford.....	8,716	24	2.03	76,818	17,674	53,075
Bloomington.....	8,838	44	1.75	313,185	15,423	177,360
Bluffton.....	4,987	18	.99	44,225	4,922	16,000
Brazil.....	9,340	69	12.76	466,900	119,171	278,275
Clinton.....	6,229	15	3.78	58,222	23,529	30,550
Columbus.....	8,813	18	.70	110,985	6,210	26,975
Connersville.....	7,738	16	.54	148,015	4,218	52,050
Crawfordsville.....	9,371	55	.69	195,925	6,502	117,150
Decatur.....	4,471	36	10.55	237,102	47,180	170,200
East Chicago.....	19,098	82	4.82	457,083	91,984	273,925
Elkhart.....	17,877	79	9.61	475,105	171,764	218,325
Elwood.....	11,028	105	3.22	242,205	35,537	161,225
Evansville.....	69,647	439	2.64	2,360,841	183,590	1,344,982
Ft. Wayne.....	63,933	141	3.52	1,353,080	225,150	820,295
Frankfort.....	8,634	29	4.95	174,450	42,709	100,150
Franklin.....	4,542	26	2.51	258,260	11,414	56,400
Garrett.....	4,149	18	.61	84,405	2,530	47,100
Gary.....	16,802	149	6.92	1,347,115	116,264	768,575
Goshen.....	8,514	19	2.37	402,365	20,155	340,820
Greenfield.....	4,448	39	6.67	59,850	29,660	60,050
Greensburg.....	5,420	7	2.34	18,625	12,685	10,200
Hammond.....	20,925	68	6.06	513,004	126,908	310,136
Hartford City.....	6,187	16	2.02	71,860	12,525	105,450
Huntington.....	10,272	37	1.14	216,915	11,678	97,710
Indianapolis.....	233,650	1,135	4.30	6,674,446	1,004,823	4,044,578
Jeffersonville.....	10,412	35	.34	76,900	3,489	39,274
Kendallville.....	4,981	25	14.88	306,925	74,097	163,825
Kokomo.....	17,010	51	3.03	333,700	51,536	302,900
Lafayette.....	20,081	123	3.24	1,631,133	65,092	783,004
Laporte.....	10,525	27	1.28	89,780	13,520	59,235
Lebanon.....	7,752	16	1.18	56,050	9,161	25,325
Linton.....	5,906	30	2.98	124,375	17,578	81,075
Logansport.....	19,050	157	6.23	868,183	118,771	542,125
Madison.....	6,934	14	3.74	91,425	25,918	57,050
Marion.....	19,359	54	2.73	367,075	52,855	240,475
Martinsville.....	4,529	21	21.47	154,750	97,225	115,824
Michigan City.....	19,027	65	2.47	298,502	46,962	182,950
Mishawaka.....	11,886	47	.32	305,125	3,844	142,525
Mt. Vernon.....	5,563	28	1.80	107,920	10,009	80,200
Muncie.....	24,005	58	.52	197,325	12,492	112,375
New Albany.....	20,629	160	3.72	520,160	76,724	298,465
New Castle.....	9,446	46	1.12	162,360	10,546	90,450
Noblesville.....	5,073	31	3.37	86,500	17,084	32,900
Peru.....	10,910	41	1.05	175,790	11,418	90,850
Portland.....	5,130	13	.29	39,275	1,495	32,950
Princeton.....	6,648	24	1.24	60,836	8,227	28,900
Richmond.....	22,324	86	.59	429,040	13,128	127,835
Rushville.....	4,925	25	3.21	100,600	15,790	75,300
Seymour.....	6,305	16	.38	102,850	2,419	55,400
Shelbyville.....	9,500	28	5.94	168,340	56,402	93,200
South Bend.....	53,684	227	2.37	1,924,390	127,365	910,185
Sullivan.....	4,115	23	15.16	114,450	62,371	87,500
Terre Haute.....	58,157	287	4.18	2,158,044	242,896	1,142,120
Tipton.....	4,075	27	3.10	92,458	12,634	41,100
Valparaiso.....	6,987	30	1.92	220,795	13,384	85,070
Vincennes.....	14,895	59	.74	309,925	10,982	267,490
Wabash.....	8,687	51	2.06	238,252	17,922	91,400
Warsaw.....	4,430	24	.17	54,425	757	25,650
Washington.....	7,854	42	1.12	63,325	8,813	42,150
Whiting.....	6,587	13	.54	55,475	3,565	33,950
Winchester.....	4,426	32	.61	146,815	2,697	66,450
Totals.....		4,897		\$29,261,619	\$3,755,867	\$16,640,333

TABLE IX.

LIGHTNING STATISTICS.

MONTH.	Number of Lightning Losses.	Loss.
February.....	1	\$1,400
March.....	11	7,569
April.....	13	12,528
May.....	56	38,682
June.....	141	70,155
July.....	116	128,327
August.....	73	97,123
September.....	22	52,392
October.....	8	9,275
November.....	2	1,625
Totals.....	443	\$419,076

Total number of lightning losses.....	443
Number of stock killed.....	41
Building losses.....	402
Number of buildings not rodde.....	395
Number of buildings rodde.....	7
Barns struck by lightning.....	264
In country—outside incorporated towns and cities.....	214—81%
Of barns in country—total loss.....	159—73%
Total loss to buildings.....	\$412,202
Loss to rodde buildings.....	10,175
Loss to buildings not rodde.....	402,027
Lightning losses in country.....	332—75%

TABLE X.

STATISTICS FOR DISTRICTS OUTSIDE INCORPORATED CITIES AND TOWNS.

CAUSE.	Number.
Adjoining.....	100
Ashes vs. wood.....	5
Burning rubbish.....	12
Careless smoker.....	14
Careless with matches.....	10
Child with matches.....	18
Defective boiler.....	3
Defective flue.....	309
Defective furnace.....	11
Defective grate.....	4
Defective stove.....	44
Defective wiring.....	4
Drapery vs. fire.....	2
Fireworks.....	1
Gas explosion.....	4
Gasolene explosion.....	10
Gasolene stove.....	11
Hot iron.....	1
Incendiary.....	41
Incubator lamp.....	3
Kerosene lamp.....	15
Kerosene stove.....	8
Lightning.....	332
Spark from chimney.....	149
Spark from locomotive.....	87
Spontaneous combustion.....	26
Thawing water pipes.....	2
Tramps.....	4
Unknown.....	543
Total number of losses in country.....	1,178
Number of partial losses.....	612
Number of total losses.....	1,166
Total loss.....	\$2,240,124

FINANCIAL REPORT

For Period from January 1, 1914. to September 30, 1914.

Total amount of warrants..... \$31,664 03

Classified as follows—

Salaries—Fire Marshal, deputies and clerks.....	13,134 99
Transportation	1,356 87
Hotel expense and meals.....	1,318 74
Livery hire	232 45
Telegraph and telephone	290 58
Postage	524 00
Freight or express	36 55
Office supplies, stationery and printing	1,712 87
Stenographers	910 95
Witness fees	18 90
Other expense of witnesses	1,750 72
Assistants' fees	4,948 70
Officers' and detectives' fees	2,425 85
Obtaining evidence	918 25
Special services	2,083 61
	\$31,664 03

AN ORDINANCE

FIRE DEPARTMENT INSPECTION ORDINANCE PASSED BY MICHIGAN CITY. TERRE HAUTE, AUBURN, LAPORTE AND ELKHART

An ordinance providing for the care and inspection of premises by the Fire Department, to safeguard and protect the public and property against injury and loss by fire and providing for a penalty for the violation thereof.

SECTION 1. Be it ordained by the Common Council of the City of Michigan City, Indiana, that it shall be the duty of the Chief of the Fire Department to inspect or cause to be inspected by fire department officers or members, as often as may be necessary, but not less than twice a year in outlying districts and four times a year in the closely built portions of the city, all buildings, premises and public thoroughfares, except the interiors of private dwellings, for the purpose of ascertaining and causing to be corrected, any conditions liable to cause fire, or any violations of the provisions or intent of any ordinance of the city affecting the fire hazard. And for the purpose of making such inspections the Chief of the Fire Department or any member thereof is hereby empowered and authorized at any and all reasonable times to enter upon and into any of the aforesaid buildings and premises except private dwellings.

Whenever the Chief of the Fire Department or any officer or member thereof shall find any building or other structure which for want of repairs, or by reason of age or dilapidated condition or for any other cause, is especially liable to fire, and which is so situated as to endanger other property, and whenever any officer or member shall find in any building or upon any premises or other place, combustible or explosive matter or dangerous accumulations of rubbish or of unnecessary accumulations of waste paper, boxes, shavings or any other highly inflammable materials, especially liable to fire, and which is so situated as to endanger property, or shall find obstructions to or on fire-escapes, stairs, passageways, doors, windows, etc., liable to interfere with the operations of the fire department, or egress of occupants, in case of fire, he or they shall order the same to be removed or remedied and such order shall forthwith be complied with by the owner or occupant of such premises or buildings, subject to appeal within twenty-four hours to the Mayor, who shall within ten days review such order and file his decision thereon, and unless the order is revoked or modified it shall remain in full force and be obeyed by such owner or occupant.

Any owner or occupant failing to comply with such order within ten days after said appeal shall have been determined, or, if no appeal is taken, then within ten days after the service of the said order, shall be liable to a penalty as hereinafter stated.

SEC. 2. The service of any such order shall be made upon the occupant of the premises to whom it is directed by either delivering a true copy of same to such occupant personally or by delivering the same to and

leaving it with any person in charge of the premises, or in case no such person is found upon the premises by affixing a copy thereof in a conspicuous place on the door to the entrance of the said premises; whenever it may be necessary to serve such an order upon the owner of premises, such order may be served either by delivering to and leaving with said person a true copy of the said order, or, if such owner is absent from the jurisdiction of the officer making the order, by mailing such copy to the owner's last known postoffice address.

SEC. 3. Whenever the Chief of the Fire Department or any officer or a member thereof, shall find the entrances, exits, aisles, fire-escapes, stairs, passageways, doors, windows, etc., of any theater, moving picture house or any hall where the public is accustomed to congregate, crowded or obstructed with people in such manner as to be liable to interfere with the operations of the Fire Department, or egress of the occupants thereof, in case of fire, he or they shall order the same to be dispersed or the situation remedied and such order shall forthwith be complied with by the owner or occupant of such premises or building.

SEC. 4. Any person or persons, firm or corporation who shall fail or neglect to discharge the duties imposed by this ordinance and the orders of the Chief of Fire Department or any member detailed by the Chief for making inspections, on conviction thereof shall be fined not less than ten dollars or not more than one hundred dollars for each day of failure or neglect.

SEC. 5. All ordinances or parts of ordinances inconsistent herewith are hereby repealed.

SEC. 6. This ordinance shall take effect immediately after its passage and legal publication thereof.

Approved this 2d day of May, 1914.

M. T. KRUEGER, Mayor.

Attest:

ALEXANDER SPYCHALSKI, City Clerk.

FIREWORKS ORDINANCE

PROHIBITING THE DISCHARGE OR FIRING OF FIREWORKS AND OTHER PYROTECHNIC DISPLAYS AND TO LIMIT THEIR STORAGE

Be it ordained by.....of the City of.....as follows:

SECTION No. 1. The discharge, firing or use of all firecrackers, rockets, torpedoes, Roman candles, or other fireworks or substances designed and intended for pyrotechnic display, and of all pistols, canes, cannons, or other appliances, using blank cartridges or caps containing chlorate of potash mixture, is hereby prohibited. Provided that the may order the public display of fireworks by properly qualified individuals under the direct supervision of experts in the handling of fireworks. Provided, also, that such display or displays shall be of such a character and so located, discharged or fired as, in the opinion of the Chief of the Fire Department, shall not be hazardous to surrounding property or endanger any person or persons.

SEC. No. 2. The sale of fireworks at retail is prohibited.

SEC. No. 3. The storage or sale of fireworks at wholesale is prohibited, except by permit from the issued for a period of one year. Application for permit must be filed with the Chief of the Fire Department at least 30 days previous to the issuing of the permit and must give detailed description of the proposed care and storage of said materials and of the structural conditions and occupancies of the building.

SEC. No. 4. Permits may be issued only after an inspection of the premises by the Chief of the Fire Department or his authorized agent, who shall file with the Mayor and Fire Department a certificate of approval or his disapproval and reasons therefor.

SEC. No. 5. Any person, firm or corporation violating any of the provisions of this ordinance as regards the storage and sale of fireworks shall be deemed guilty of a misdemeanor and be fined not less than ten dollars (\$10.00) nor more than twenty-five dollars (\$25.00) for each day's neglect of compliance: Provided, also, That violation of other sections of this ordinance shall be considered a misdemeanor punishable by a fine not exceeding ten dollars (\$10.00).

The Chief of the Fire Department may, at his discretion, remove or have removed, at the owner's expense, all stocks of fireworks or other combustible exposed for sale, or held in stock in violation of this ordinance.

SEC. No. 6. The Chief of the Fire Department shall direct such fire appliances as in his judgment may be necessary for the premises, and he shall see that two or more persons are instructed in their use, and as to the best means of getting fire alarms to the Fire Department.

SEC. No. 7. All ordinances and parts of ordinances inconsistent herewith are hereby repealed.

SEC. No. 8. This ordinance shall take effect and be in force from and after its passage and legal publication.

FIRE PREVENTION QUESTIONNAIRE

NAME

STREET AND NUMBER.....

Do you use safety matches?.....

Are floors under stoves protected, and how?.....

Are walls, ceilings and partitions protected from over-heating of stoves
of furnace?.....

How are ashes disposed of?.....

Of what material is the house?.....

Of what material is the basement?.....

Is basement or foundation enclosed?.....

Are chimneys built on the ground or on brackets?.....

Are chimneys in good repair?.....

Do stovepipes pass through attic, closets or unused rooms?.....

Do stovepipes pass through partition without metal protectors?.....

Do you keep gasoline?.....

Where and how?.....

Do you use stoves or furnace, and what kind??.....

Do you use kerosene?.....

Have you any fire extinguishers?.....

Are you familiar with the location of the fire alarm box nearest your
home?

Where is it?.....

Do you know how to turn in an alarm?.....

Do you know the telephone number of the fire department?.....

Name any unsafe conditions that exist in or about your home.....

